

Certificate Number: 03261-VAE-DE-014027683

Bankruptcy Case Number: 10-19221



03261-VAE-DE-014027683

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 28, 2011, at 5:30 o'clock PM PST, Rebecca Jo Theis completed a course on personal financial management given by internet and telephone by ClearPoint Financial Solutions, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: February 28, 2011 By: /s/Joe Curiel

Name: Joe Curiel

Title: Bankruptcy Specialist